

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

<b>Rachel A. Reda</b>	:	Case No. 16-21339-GLT
<b>aka Rachel Sobczak</b>	:	Chapter: 13
<i>Debtor(s)</i>	:	
<b>RONDA J. WINNECOUR, Trustee,</b>	:	
<i>Movant(s),</i>	:	
<b>v.</b>	:	
<b>No Respondents</b>	:	Related to Document No. 90
<i>Respondent(s).</i>	:	Hearing Date: 7/21/21 at 11:00 AM

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 26th of May, 2021*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 90 by the Chapter 13 Trustee,

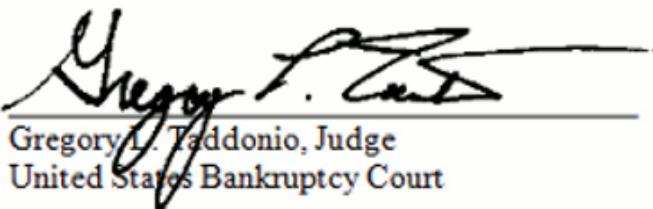
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before July 10, 2021*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **July 21, 2021 at 11:00 AM** in Zoom location, <https://www.zoomgov.com/j/>, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Rachel A. Reda  
Debtor

Case No. 16-21339-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas

Page 1 of 3

Date Rcvd: May 26, 2021

Form ID: 604

Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Rachel A. Reda, 511 York Ave, Ellwood City, PA 16117-1466
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ US Bank Trust National Association, as Trustee of, 323 5th Street, Eureka, CA 95501-0305
14224386	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14224409	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14210100	+ American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14210102	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14210101	+ Bank of America, PO Box 31785, Tampa, FL 33631-3785
14287447	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14276623	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15341295	+ MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15068432	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15074140	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14288131	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
15181064	+ US Bank Trust National Association,, as Trustee of FW Series I Trust, 323 5th Street,, Eureka, CA 95501-0305

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	May 27 2021 01:40:34	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	May 27 2021 02:38:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14210099	+ Email/PDF: gecsed@recoverycorp.com	May 27 2021 01:40:13	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14271565	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 27 2021 02:35:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14210103	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:40:21	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14210104	+ Email/Text: cms-bk@cms-collect.com	May 27 2021 02:35:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14210105	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:36:29	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14210107	Email/Text: mrdiscen@discover.com		

District/off: 0315-2

User: dbas

Page 2 of 3

Date Rcvd: May 26, 2021

Form ID: 604

Total Noticed: 34

14218064	+ Email/Text: mrdiscen@discover.com	May 27 2021 02:34:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14210106	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 02:34:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
14210108	+ Email/Text: PBNCNotifications@perituservices.com	May 27 2021 01:36:25	Chase, PO Box 15298, Wilmington, DE 19850
14248283	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2021 02:34:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14210109	+ Email/PDF: gecscdi@recoverycorp.com	May 27 2021 02:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14286212	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 01:38:18	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14214663	Email/PDF: rmscidi@recoverycorp.com	May 27 2021 02:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
14952627	+ Email/Text: bncmail@w-legal.com	May 27 2021 01:40:34	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
15367288	+ Email/Text: bknotices@snsccom	May 27 2021 02:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14282941	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 02:39:00	U.S. Bank Trust National Association as Trustee of, the Bungalow Series IV Trust, C/o Sn Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
		May 27 2021 01:38:25	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, NA
cr		Federal National Mortgage Association
cr		MTGLQ INVESTORS, L.P.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Seterus, Inc., as the authorized subservicer for F
14225464	*+	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14225465	*+	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14225466	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14225467	*+	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14225468	*+	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14225469	*+	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14225471	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
14225470	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14225472	*+	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14225473	*+	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14225474	*+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077
15182460	*+	US Bank Trust National Association,, as Trustee of FW Series I Trust, 323 5th Street, Eureka, CA 95501-0305
14210110	##+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTAL: 5 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: dbas

Page 3 of 3

Date Recd: May 26, 2021

Form ID: 604

Total Noticed: 34

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor MTGLQ INVESTORS L.P. bnicholas@kmllawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
Jeniece D. Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joseph A. Dessoye	on behalf of Creditor Bank of America NA pawb@fedphe.com
Michael C. Eisen	on behalf of Debtor Rachel A. Reda attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com
Stephen Russell Franks	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

TOTAL: 9